

Certificate Number: 03621-PAW-DE-035062653

Bankruptcy Case Number: 20-22925



03621-PAW-DE-035062653

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on November 7, 2020, at 1:25 o'clock AM EST, Deborah Spellman completed a course on personal financial management given by internet by Credit Card Management Services, Inc. d/b/a Debthelper.com, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Western District of Pennsylvania.

Date: November 7, 2020 By: /s/Lashonda Collins

Name: Lashonda Collins

Title: Credit Counselor